

<i>SERFF Tracking Number:</i>	<i>MEAD-125694724</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Star Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>ST-AR-CMP-PNDM-0608</i>		
<i>TOI:</i>	<i>05.2 Commercial Multi-Peril - Liability Portion</i>	<i>Sub-TOI:</i>	<i>05.2003 Commercial Package</i>
	<i>Only</i>		
<i>Product Name:</i>	<i>AR Punitive Damages Exclusions</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Star Insurance Company	SERFF Tr Num: MEAD-125694724	State: Arkansas
Product Name: AR Punitive Damages Exclusions		
TOI: 05.2 Commercial Multi-Peril - Liability Portion Only	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 05.2003 Commercial Package	Co Tr Num: ST-AR-CMP-PNDM-0608	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts
	Author: Chuck Ward	Disposition Date: 07/16/2008
	Date Submitted: 06/13/2008	Disposition Status: Approved
Effective Date Requested (New): On Approval		Effective Date (New):
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/16/2008	
State Status Changed: 06/24/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

The enclosed two (2) Punitive Damages Exclusion endorsements are submitted as new mandatory forms. They exclude punitive and exemplary damages from the bureau and independent policy forms described below. The forms compliment but do not expand or restrict policy coverage. This filing is independent, and not a bureau reference filing. No rules are being filed for the form, and there is no expected rate impact.

<i>SERFF Tracking Number:</i>	<i>MEAD-125694724</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Star Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
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<i>TOI:</i>	<i>05.2 Commercial Multi-Peril - Liability Portion</i>	<i>Sub-TOI:</i>	<i>05.2003 Commercial Package</i>
	<i>Only</i>		
<i>Product Name:</i>	<i>AR Punitive Damages Exclusions</i>		
<i>Project Name/Number:</i>	<i>/</i>		

#### 4750 IL 1207 Punitive Damages Exclusion.

This form modifies General Liability, Umbrella, and Professional Liability and excludes punitive and exemplary damages, etc. The form is mandatory for all policies.

#### 4751 CA 1207 Punitive Damages Exclusion.

This form modifies Coml Auto, Garage, Motor Carrier and Truckers policies to exclude punitive and exemplary damages, etc. The form is mandatory for all policies.

## Company and Contact

### Filing Contact Information

Charles Ward, Sr. Compliance Analyst	cward@meadowbrook.com
26255 American Drive	(248) 204-8592 [Phone]
Southfield, MI 48034	(248) 358-1614[FAX]

### Filing Company Information

Star Insurance Company	CoCode: 18023	State of Domicile: Michigan
26255 American Drive	Group Code: 748	Company Type: property and casualty
Southfield, MI 48034	Group Name: Meadowbrook	State ID Number:
(248) 358-1100 ext. [Phone]	FEIN Number: 38-2626205	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per form submission
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Star Insurance Company	\$50.00	06/13/2008	20839077

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 Only  
 Product Name: AR Punitive Damages Exclusions  
 Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	07/16/2008	07/16/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Edith Roberts	06/24/2008	06/24/2008	Chuck Ward	07/08/2008	07/08/2008

SERFF Tracking Number:	MEAD-125694724	State:	Arkansas
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Company Tracking Number:	ST-AR-CMP-PNDM-0608		
TOI:	05.2 Commercial Multi-Peril - Liability Portion	Sub-TOI:	05.2003 Commercial Package Only
Product Name:	AR Punitive Damages Exclusions		
Project Name/Number:	/		

## Disposition

Disposition Date: 07/16/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MEAD-125694724 State: Arkansas

Filing Company: Star Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: ST-AR-CMP-PNDM-0608

TOI: 05.2 Commercial Multi-Peril - Liability Portion Sub-TOI: 05.2003 Commercial Package Only

Product Name: AR Punitive Damages Exclusions

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Punitive Damages Exclusion	Approved	Yes
Form	Punitive Damages Exclusion	Approved	Yes
Form	Punitive Damages Exclsuion	Approved	Yes
Form	Punitive Damages Exclusion	Approved	Yes

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TOI: 05.2 Commercial Multi-Peril - Liability Portion Sub-TOI: 05.2003 Commercial Package  
Only  
Product Name: AR Punitive Damages Exclusions  
Project Name/Number: /

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 06/24/2008  
Submitted Date 06/24/2008  
Respond By Date  
Dear Charles Ward,

This will acknowledge receipt of the captioned filing.

Please refer to AR Code Anno. 23-79-307 (8), which states that "Punitive Damages" must be defined. The definition must be similar to "those damages imposed to punish a wrong doer and to deter others from similar conduct."

Please add definition.

Thanks.

Please feel free to contact me if you have questions.

Sincerely,  
Edith Roberts

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 07/08/2008  
Submitted Date 07/08/2008

Dear Edith Roberts,

### Comments:

### Response 1

Comments: Revised forms attached. New forms contain definition of punitive damages.

### Changed Items:

No Supporting Documents changed.

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 Only  
 Product Name: AR Punitive Damages Exclusions  
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# **Form Schedule Item Changes**

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Punitive Damages Excluision	4750 IL	0508 AR	Endorsement/AmendmentNew /Conditions				4750 IL 0508 (AR).pdf
Punitive Damages Exclusion	4751 CA	0508 AR	Endorsement/AmendmentNew /Conditions				4751 CA 0508 (AR).pdf

No Rate/Rule Schedule items changed.

Sincerely,  
 Chuck Ward

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TOI: 05.2 Commercial Multi-Peril - Liability Portion Sub-TOI: 05.2003 Commercial Package Only

Product Name: AR Punitive Damages Exclusions

Project Name/Number: /

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Punitive Damages Exclusion	4750 IL	1207	Endorsement/Amendment/Conditions			4750 IL 1207.pdf
Approved	Punitive Damages Exclusion	4751 CA	1207	Endorsement/Amendment/Conditions			4751 CA 1207.pdf
Approved	Punitive Damages Exclusion	4750 IL	0508 AR	Endorsement/Amendment/Conditions			4750 IL 0508 (AR).pdf
Approved	Punitive Damages Exclusion	4751 CA	0508 AR	Endorsement/Amendment/Conditions			4751 CA 0508 (AR).pdf



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **PUNITIVE DAMAGES EXCLUSION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART**

The following is added to Exclusions:

This insurance does not apply to any claim of, or indemnification for:

1. Punitive damages, exemplary damages or aggravating circumstances damages, whether arising out of the acts of an insured, insured's employees or any other person;
2. Fines, penalties or sanctions imposed by law ; or
3. Any damages awarded pursuant to statute in the form of double, treble or other multiple damages in excess of compensatory damages.

All other policy terms, conditions, definitions and exclusions remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **PUNITIVE DAMAGES EXCLUSION**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM  
GARAGE COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM**

Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, or Garagekeepers Coverage -.Customers' Sound Receiving Equipment, the following is added to Exclusions:

This insurance does not apply to any claim of, or indemnification for:

1. Punitive damages, exemplary damages or aggravating circumstances damages, whether arising out of the acts of an insured, insured's employees or any other person;
2. Fines, penalties or sanctions imposed by law ; or
3. Any damages awarded pursuant to statute in the form of double, treble or other multiple damages in excess of compensatory damages.

All other policy terms, conditions, definitions and exclusions remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **PUNITIVE DAMAGES EXCLUSION - ARKANSAS**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART**

The following is added to Exclusions:

This insurance does not apply to any claim of, or indemnification for:

1. Punitive damages, exemplary damages or aggravating circumstances damages, whether arising out of the acts of an insured, insured's employees or any other person;
2. Fines, penalties or sanctions imposed by law ; or
3. Any damages awarded pursuant to statute in the form of double, treble or other multiple damages in excess of compensatory damages.

"Punitive damages" means those damages imposed to punish a wrongdoer and to deter others from similar conduct.

All other policy terms, conditions, definitions and exclusions remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **PUNITIVE DAMAGES EXCLUSION - ARKANSAS**

This endorsement modifies insurance provided under the following:

**BUSINESS AUTO COVERAGE FORM  
GARAGE COVERAGE FORM  
MOTOR CARRIER COVERAGE FORM  
TRUCKERS COVERAGE FORM**

Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, or Garagekeepers Coverage - Customers' Sound Receiving Equipment, the following is added to Exclusions:

This insurance does not apply to any claim of, or indemnification for:

1. Punitive damages, exemplary damages or aggravating circumstances damages, whether arising out of the acts of an insured, insured's employees or any other person;
2. Fines, penalties or sanctions imposed by law ; or
3. Any damages awarded pursuant to statute in the form of double, treble or other multiple damages in excess of compensatory damages.

"Punitive damages" means those damages imposed to punish a wrongdoer and to deter others from similar conduct.

All other policy terms, conditions, definitions and exclusions remain unchanged.

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	<i>Only</i>		
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## **Rate Information**

Rate data does NOT apply to filing.

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Company Tracking Number: ST-AR-CMP-PNDM-0608  
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Only  
Product Name: AR Punitive Damages Exclusions  
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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:** Approved 07/16/2008

**Comments:**  
**Attachment:**  
F777 - Uniform Transm - AR.pdf

# Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">New Business</div> <div style="width: 40%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;">Renewal Business</div> <div style="width: 40%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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<b>3. Group Name</b>	<b>Group NAIC #</b>
Meadowbrook Insurance Group	748

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Star Insurance Company	Michigan	18023	38-2626205	

<b>5. Company Tracking Number</b>	ST-AR-CMP-PNDM-0608
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Chuck Ward	Forms Analyst	248-204-8592	248-358-1614	CWard@Meadowbrook.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Chuck Ward

**Filing information** (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	CMP - 5.0000
10. Sub-Type of Insurance (Sub-TOI)	Coml Package Policy - 5.0003
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	general use for all programs
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: on approval SERFF      Renewal: on approval
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	June 13, 2008

**19. Status of filing in domicile**☐ Not Filed☐ Pending☒ Authorized☐ Disapproved**Property & Casualty Transmittal Document—****20. This filing transmittal is part of Company Tracking #**

ST-AR-CMP-PNDM-0608

**21. Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

The enclosed two (2) Punitive Damages Exclusion endorsements are submitted as new mandatory forms. They exclude punitive and exemplary damages from the bureau and independent policy forms described below. The forms restrict policy coverage. This filing is independent, and not a bureau reference filing. No rules are being filed for the form, and there is no expected rate impact.

4750 IL 1207 Punitive Damages Exclusion.

This form modifies General Liability, Umbrella, and Professional Liability and excludes punitive and exemplary damages, etc. The form is mandatory for all policies.

4751 CA 1207 Punitive Damages Exclusion.

This form modifies Coml Auto, Garage, Motor Carrier and Truckers policies to exclude punitive and exemplary damages, etc. The form is mandatory for all policies.

**22. Filing Fees** (Filer must provide check # and fee amount if applicable)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

**Check #:** EFT - SERFF**Amount:**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**